Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-I

Filing at a Glance

Company: Stewart Title Guaranty Company

Product Name: Title Insurance Closing SERFF Tr Num: NLTI-125481662 State: Arkansas

Protection Letter

TOI: 34.0 Title SERFF Status: Closed State Tr Num: #5811 \$50

Sub-TOI: 34.0000 Title Co Tr Num: STG-AR-U9475- State Status: Fees verified and

02112008 received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Brittany

Yielding, Sarah Harper

Author: KerrieAnn Mayes-Skuran Disposition Date: 03/05/2008

Date Submitted: 02/11/2008 Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 03/05/2008

Effective Date Requested (Renewal): Effective Date (Renewal):

03/05/2008

State Filing Description:

General Information

Project Name: STG - AR - ALTA Short Form Res Loan Policy Status of Filing in Domicile: Not Filed

Project Number: STG - AR - ALTA Short Form Res Loan Policy-1 Domicile Status Comments: Texas has no cost

or requirement for the filing of this Title

Insurance Form.

Reference Organization: Not Applicable Reference Number: Not Applicable

Reference Title: Not Applicable

Advisory Org. Circular: Not Applicable
Filing Status Changed: 03/05/2008

State Status Changed: 03/04/2008 Deemer Date:

Corresponding Filing Tracking Number: Filing Description:

ALTA SHORT FORM RESIDENTIAL LOAN POLICY

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s)

referenced above.

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of \$50.00 will be forwarded to the Arkansas Insurance Department promptly.

Company and Contact

Filing Contact Information

Eileen Van Roeyen, General Counsel, Vice evanroeyen@stewart.com

President

2800 West Higgins Road (847) 885-3000 [Phone] Hoffman Estates, IL 60169 (847) 884-4998[FAX]

Filing Company Information

Stewart Title Guaranty Company CoCode: 50121 State of Domicile: Texas

1980 Post Oak Blvd Group Code: 340 Company Type: Title Insurance

Suite 710

Houston, TX 77056 Group Name: Stewart Title State ID Number:

Guaranty

(713) 625-8230 ext. [Phone] FEIN Number: 74-0924290

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

SERFF Tracking Number: NLTI-125481662 Arkansas State: #5811 \$50 Filing Company: Stewart Title Guaranty Company State Tracking Number:

STG-AR-U9475-02112008 Company Tracking Number:

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1 Project Name/Number:

Correspondence Summary

Dispositions

Status Created By Created On Date Submitted Approved 03/05/2008 03/05/2008 Sarah Harper

Objection Letters and Response Letters

Objection Letters Response Letters

Status Responded By Date Submitted Created By Created On Date Submitted **Created On**

Sarah Harper 03/03/2008 KerrieAnn Mayes- 03/04/2008 Pending 03/03/2008 03/04/2008

Skuran Industry

Response

Filing Notes

Subject **Note Type Created By** Created **Date Submitted** On Product Name for this Filing Note To Reviewer KerrieAnn 02/12/2008 02/12/2008

Mayes-Skuran

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Disposition

Disposition Date: 03/05/2008

Effective Date (New): 03/05/2008

Effective Date (Renewal): 03/05/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: STG-AR-U9475-02112008

Form

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Item Status Item Type Item Name Public Access Uniform Transmittal Document-Property & Yes **Supporting Document** Casualty Filing Cover Letter Yes **Supporting Document** Response to Objection Letter Yes **Supporting Document** Policy Information Sheet Yes **Supporting Document**

ALTA Short Form Residential Loan Policy

Yes

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/03/2008
Submitted Date 03/03/2008
Respond By Date 03/17/2008

Dear Eileen Van Roeyen,

This will acknowledge receipt of the captioned filing.

Objection 1

- ALTA Short Form Residential Loan Policy (Form)

Comment: Please add the Consumer Information required under Bulletin 6-87. This may be attached to the policy by a separate form, cover letter or sticker.

Please feel free to contact me if you have questions.

Sincerely,

Sarah Harper

Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/04/2008 Submitted Date 03/04/2008

Dear Sarah Harper,

Comments:

Response 1

Comments: We are submitting a Policy Information Sheet which is in keeping with Act 197 of 1987, AID Bulletin 6-87 and Arkansas Code 23-79-138. This document will be attached to all policies upon approval of the Arkansas Insurance Department.

Related Objection 1

Applies To:

- ALTA Short Form Residential Loan Policy (Form)

Comment:

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Please add the Consumer Information required under Bulletin 6-87. This may be attached to the policy by a separate form, cover letter or sticker.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to Objection Letter

Comment: This is a response to the Objection Letter.

Satisfied -Name: Policy Information Sheet

Comment: This is the Policy Information Sheet.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

KerrieAnn Mayes-Skuran

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Note To Reviewer

Created By:

KerrieAnn Mayes-Skuran on 02/12/2008 09:01 AM

Subject:

Product Name for this Filing

Comments:

Good Morning,

The Product Name for this filing should be "Title Insurance Form - ALTA Short Form Residential Loan Policy". I must have clicked on the wrong line item when the space started to populate. I apologize for any inconvenience this may cause you.

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
	ALTA Short Forr	m U-9475	06-16-	Policy/CoveNew		0.00	STG Form
	Residential Loar	า	2007	rage Form			9475.pdf
	Policy						

American Land Title Association

Short Form Residential Loan Policy 6/16/07

	SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY Issued by STEWART TITLE GUARANTY COMPANY
	SCHEDULE A
Name and Address of Title Insurance Compa	any:
File No.: Policy No.:	
Loan No.: Address Reference: Street Address:	
County and State:	
Amount of Insurance:	Premium:
Mortgage Amount: \$	Mortgage Date:
Date of Policy:	
Name of Insured:	
Name of Borrower(s):	ified in this Cabadula A and which is answerbared by the Insued Markeys is factionals and i
	ified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and i r(s) shown in the Insured Mortgage and named above.
The Land referred to in this policy is des	scribed as set forth in the Insured Mortgage.
This policy consists of one page, includi ☐ Addendum attached	ing its reverse side, unless an addendum is attached and indicated below:
The endorsements checked below, if any	y, are incorporated in this policy:
☐ ALTA ENDORSEMENT 4-06 ☐ ALTA ENDORSEMENT 4.1-06	(Condominium) (Condominium)
□ ALTA ENDORSEMENT 5-06□ ALTA ENDORSEMENT 5.1-06□ ALTA ENDORSEMENT 6-06	(Planned Unit Development) (Planned Unit Development) (Variable Rate)
☐ ALTA ENDORSEMENT 6.2-06	(Variable Rate-Negative Amortization)
☐ ALTA ENDORSEMENT 7-06 ☐ ALTA ENDORSEMENT 7.1-06 ☐ ALTA ENDORSEMENT 8.1-06	(Manufactured Housing) (Manufactured Housing – Conversion; Loan) (Environmental Protection Lien) – Paragraph b refers to the following state statute(s):
☐ ALTA ENDORSEMENT 9-06 ☐ ALTA ENDORSEMENT 14-06 ☐ ALTA ENDORSEMENT 14.1-06 ☐ ALTA ENDORSEMENT 14.3-06 ☐ ALTA ENDORSEMENT 22-06	(Restrictions, Encroachments, Minerals) (Future Advance - Priority) (Future Advance - Knowledge) (Future Advance - Reverse Mortgage) (Location) The type of improvement is a one-to-four family residential structure and the stree address is as shown above.
Countersigned by:	stewart Just Toms),
Authorized Signature	Senior Chairman of the Board Senior Chairman of the Board Abhara A Masson
Company	Chairman of the Board
City, State	

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, STEWART TITLE GUARANTY COMPANY, A TEXAS CORPORATION, HEREIN CALLED THE "COMPANY", HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN.

ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

- 1. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risks 11(b).)
- 2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

- 3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
- 4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: Claims Department at P.O. Box 2029, Houston, TX 77252-2029.



Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: STG-AR-U9475-02112008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Closing Protection Letter

Project Name/Number: STG - AR - ALTA Short Form Res Loan Policy/STG - AR - ALTA Short Form Res Loan Policy-1

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- 02/11/2008

Property & Casualty

Comments:

Attachment:

STG - ARK - ALTA Shrt Form Res Loan Policy PC Xmtl 02112008.pdf

Review Status:

Satisfied -Name: Filing Cover Letter 02/11/2008

Comments: Attachment:

STG - ARK - ALTA Shrt Form Res Loan Policy Cvr Ltr 02112008.pdf

Review Status:

Satisfied -Name: Response to Objection Letter 03/04/2008

Comments:

This is a response to the Objection Letter.

Attachment:

STG AR Short Form Objection Ltr Answer 03042008.pdf

Review Status:

Satisfied -Name: Policy Information Sheet 03/04/2008

Comments:

This is the Policy Information Sheet.

Attachment:

STG Arkansas Policy Information Sheet_001 03042008.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance 2.		Z. in:	surance Department Use only							
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		c. Dis								
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		f. Sta			Business		<u> </u>			
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3.	Group Name								Group NAIC # 0340	
	Stewart Title Guaranty									
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	Stewart Title Guaranty Compa	any	Tex	as	50121		74-094290		79700	
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5.	Company Tracking Number								Residential Loan 2008 filing)	
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Con	tact Info of Filer(s) or Corporate Name and address	Officer(s)		lude toll			FAX #	02112	e-mail	
	Name and address KerrieAnn Mayes-Skuran	Title Regulato	ry	Telep	-free numb hone #s 33-6584	er]		kam		С
	Name and address KerrieAnn Mayes-Skuran 2800 West Higgins Road	Title Regulato Compliar	ry	Telep	-free numb hone #s	er]	FAX#		e-mail	c
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	Name and address KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835	Title Regulato Compliar	ry	Telep	-free numb hone #s 33-6584	er]	FAX#	kam	e-mail	С
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6.	Name and address KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835 Hoffman Estates, IL 60169	Title Regulato Compliar	ry	Telep	-free numb hone #s 33-6584	er]	FAX # 7-885-3636	kams	e-mail skuran@stewart.c	C
6. 7.	Name and address KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835 Hoffman Estates, IL 60169 Signature of authorized filer	Title Regulato Compliar Specialis	ry	800-53 847-88	-free numb hone #s 33-6584 34-2311	847 847	FAX # 7-885-3636	kams	e-mail	C
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19.	Status of filing in domicile	[X] Not Filed [] Pending [] Authorized [] Disapproved					
PC TD-1 pg 1 of 2 Property & Casualty Transmittal Document—							
This filing transmittal is part of Company Tracking # STG – Arkansas – ALTA Short Form Residential Loan Policy U9475 dated 06-16-2007 (02112008 filing)							

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the ALTA Short Fo9rm residential Loan Policy dated 06-16-2007).

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of \$50.00 will be forwarded to the Arkansas Insurance Department promptly.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:

Amount: \$50.00

A check in the amount of \$50.00 will be sent to the Arkansas Insurance Department for this filing.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

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FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	STG – Arkansas – ALTA Short Form Residential Loan Policy U9475 dated 06- 16-2007 (02112008 filing)
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	ALTA Short Form Residential Loan Policy	U-9475 06-16-2007	[X] New [] Replacement [] Withdrawn		
02			[] New [] Replacement [] Withdrawn		
03			[] New [] Replacement [] Withdrawn		
04			[] New [] Replacement [] Withdrawn		
05			[] New [] Replacement [] Withdrawn		
06			[] New [] Replacement [] Withdrawn		
07			[]New []Replacement []Withdrawn		
08			[] New [] Replacement [] Withdrawn		
09			[] New [] Replacement [] Withdrawn		
10			[]New []Replacement []Withdrawn		

PC FFS-1



KerrieAnn Mayes-Skuran Regulatory Compliance 2800 W. Higgins Road, Suite 835 Hoffman Estates, Illinois 60195-0866 (847) 885-3000 (847) 885-3636 Fax (800) 533-NLTI (6584) kamskuran@stewart.com

2/11/2008

Ms. Llyweyia Rawlins
Certified Rate and Form Analyst
Arkansas Insurance Department
Property and Casualty Section
1200 West Third Street
Little Rock, Arkansas 77201-1904

RE:

Stewart Title Guaranty Company NAIC

#50121

Filing of ALTA Short Form Residential

Loan Policy (06-16-2007)

Dear Ms. Rawlins:

ALTA SHORT FORM RESIDENTIAL LOAN POLICY

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of \$50.00 will be forwarded to the Arkansas Insurance Department promptly.

If there is any additional information which you require, please feel free to contact me at 847/884-2311 at your convenience.

Sincerely,

KerrieAnn Mayes-Skuran



KerrieAnn Mayes-Skuran Regulatory Compliance 2800 W. Higgins Road, Suite 835 Hoffman Estates, Illinois 60195-0866 (847) 885-3000 (847) 885-3636 Fax (800) 533-NLTI (6584) kamskuran@stewart.com

3/4/2008

Ms. Llyweyia Rawlins
Certified Rate and Form Analyst
Arkansas Insurance Department
Property and Casualty Section
1200 West Third Street
Little Rock, Arkansas 77201-1904

RE: Stewart Title Guaranty Company NAIC #50121

Filing of ALTA Short Form Residential Loan Policy (06-16-2007)

Dear Ms. Rawlins:

Stewart Title Guaranty Company hereby amends their SERFF (System for Electronic Rate and Form Filing) filing (SERFF Tracking #NLTI-125481662).

We are submitting a Policy Information Sheet which is in keeping with Act 197 of 1987, AID Bulletin 6-87 and Arkansas Code 23-79-138. This document will be attached to all policies upon approval of the Arkansas Insurance Department.

If there is any additional information which you require, please feel free to contact me at 847/884-2311 at your convenience.

Sincerely,

KerrieAnn Mayes-Skuran

Kernethun Mayls-Skuran



POLICY INFORMATION SHEET

To obtain information or make a complaint:

You may call Stewart Title Guaranty Company's toll-free telephone number for Information or to make a complaint at:

1-800-729-1900

You may also write to Stewart Title Guaranty Company at:

P.O. Box 2029 Houston, Texas 77252-2029

You may contact the Arkansas Insurance Department to obtain information on companies, coverages, rights or complaints at:

501-371-1600 or 501-371-2820 (Legal Division)

You may write the Arkansas Insurance Department:

Arkansas Insurance Department Consumer Services Division 1200 W. 3rd Street Little Rock, AR. 72201-1904

Attach This Notice To Your Policy:

This notice is for information only and does not become a part or condition of the attached document.